

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Richard Lee Poorman  
Kristin Anne Poorman  
Debtors

Case No. 19-04674-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Dec 03, 2024

User: AutoDocke  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 47

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).  |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2024:**

| Recip ID | Recipient Name and Address  |
|----------|---|
| db/jdb   | + Richard Lee Poorman, Kristin Anne Poorman, 4036 Silver Charm Court, Harrisburg, PA 17112-1480 |
| 5264550  | Capital One Bank / Kohl's, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051            |
| 5264561  | MOHELA, 833 Spirit Drive, Chesterfield, MO 63005  |
| 5278090  | + TMSHMC Hospital, PO Box 853, Hershey, PA 17033-0853   |
| 5278092  | + TMSHMC Physicians, PO Box 854, Hershey, PA 17033-0854   |

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                        | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| cr       | + EDI: PHINAMERI.COM                              | Dec 03 2024 23:36:00 | Americredit Financial Services, Inc. DBA GM Financ, P.O Box 183853, Arlington, TX 76096-3853                    |
| cr       | + EDI: AISACG.COM                                 | Dec 03 2024 23:36:00 | Ford Motor Credit Company, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr       | + EDI: PRA.COM                                    | Dec 03 2024 23:36:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |
| 5268668  | EDI: PHINAMERI.COM                                | Dec 03 2024 23:36:00 | AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096                     |
| 5264549  | + EDI: PHINAMERI.COM                              | Dec 03 2024 23:36:00 | AmeriCredit Financial Services, 801 Cherry Street, Suite 3500, Fort Worth, TX 76102-6854                        |
| 5264548  | + Email/PDF: bncnotices@becket-lee.com            | Dec 03 2024 18:52:07 | American Express, PO Box 297871, Fort Lauderdale, FL 33329-7871   |
| 5281251  | Email/PDF: bncnotices@becket-lee.com              | Dec 03 2024 18:52:14 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701                      |
| 5264552  | + Email/PDF: MerrickBKNotifications@Resurgent.com | Dec 03 2024 18:41:13 | CC Holdings, PO Box 9201, Old Bethpage, NY 11804-9001   |
| 5272665  | Email/PDF: MerrickBKNotifications@Resurgent.com   | Dec 03 2024 18:41:13 | CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368       |
| 5280066  | EDI: CAPITALONE.COM                               | Dec 03 2024 23:36:00 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083           |
| 5264551  | EDI: CAPITALONE.COM                               | Dec 03 2024 23:36:00 | Capital One Bank USA, NA, PO Box 30285, Salt  |

|         |   |                      |   |
|---------|---|----------------------|---|
|         |   |                      | Lake City, UT 84130-0285  |
| 5283069 | Email/PDF: bncnotices@becket-lee.com              | Dec 03 2024 18:52:07 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 5264554 | + EDI: CITICORP                                   | Dec 03 2024 23:36:00 | Citibank, NA, PO Box 6241, Sioux Falls, SD 57117-6241   |
| 5266878 | EDI: DISCOVER                                     | Dec 03 2024 23:36:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  |
| 5264555 | EDI: DISCOVER                                     | Dec 03 2024 23:36:00 | Discover Financial Services, LLC, PO Box 3025, New Albany, OH 43054-3025  |
| 5313765 | Email/Text: ECMCBKNotices@ecmc.org                | Dec 03 2024 18:38:00 | Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408  |
| 5313766 | Email/Text: ECMCBKNotices@ecmc.org                | Dec 03 2024 18:38:00 | Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporatio, P.O. Box 16408, St. Paul, MN 55116-0408 |
| 5264557 | Email/Text: EBNBKNOT@ford.com                     | Dec 03 2024 18:38:00 | Ford Motor Credit Company, PO Box 62180, Colorado Springs, CO 80962-4400  |
| 5598118 | + EDI: AISACG.COM                                 | Dec 03 2024 23:36:00 | Ford Motor Credit Company, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901   |
| 5264558 | ^ MEBN  | Dec 03 2024 18:37:27 | Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279   |
| 5264559 | EDI: JEFFERSONCAP.COM                             | Dec 03 2024 23:36:00 | Jefferson Capital Systems, LLC, 16 Mcleland Road, PO Box 7999, Saint Cloud, MN 56302-9617   |
| 5264553 | EDI: JPMORGANCHASE                                | Dec 03 2024 23:36:00 | Chase Card, PO Box 15298, Wilmington, DE 19850  |
| 5273671 | + Email/Text: RASEBN@raslg.com                    | Dec 03 2024 18:38:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853          |
| 5288095 | Email/PDF: resurgentbknotifications@resurgent.com | Dec 03 2024 18:52:06 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  |
| 5264562 | Email/Text: EBN@Mohela.com                        | Dec 03 2024 18:38:00 | MOHELA, 633 Spirit Drive, Chesterfield, MO 63005  |
| 5266587 | Email/Text: EBN@Mohela.com                        | Dec 03 2024 18:38:00 | US Department of EducationMOHELA, 633 Spirit Dr, Chesterfield, MO 63005   |
| 5264560 | + Email/Text: bankruptcydpt@mcmcg.com             | Dec 03 2024 18:38:00 | Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, PO Box 939069, San Diego, CA 92193-9069  |
| 5285850 | + Email/Text: bankruptcydpt@mcmcg.com             | Dec 03 2024 18:38:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011   |
| 5264563 | + Email/Text: Bankruptcies@nragroup.com           | Dec 03 2024 18:38:00 | National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036   |
| 5264564 | + Email/PDF: bankruptcy_prod@navient.com          | Dec 03 2024 18:41:50 | Navient Solutions, Inc., Attn: Claims Department, PO Box 9500, Wilkes Barre, PA 18773-9500  |
| 5274339 | + Email/Text: bncnotifications@pheaa.org          | Dec 03 2024 18:38:00 | Navient Solutions, LLC obo PHEAA, PO BOX 8147, Harrisburg, PA 17105-8147  |
| 5289580 | + EDI: BASSASSOC.COM                              | Dec 03 2024 23:36:00 | Oliphant Usa, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Tucson, AZ 85712-1097  |
| 5289842 | + Email/PDF: ebnotices@pnmac.com                  | Dec 03 2024 18:52:13 | PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2410, MOORPARK CA 93020-2410  |
| 5281452 | EDI: PRA.COM                                      | Dec 03 2024 23:36:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541   |

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|-----------|-----------------------------------|----------------------|--|
| 5264566   | EDI: PRA.COM                      | Dec 03 2024 23:36:00 | PRA Receivables Management, LLC, d/b/a Portfolio Recovery Associates, PO Box 41067, Norfolk, VA 23541-1067 |
| 5282809   | + Email/Text: joey@rmscollect.com | Dec 03 2024 18:38:00 | Patient First c/o Receivables Management Systems, PO Box 73810, North Chesterfield, VA 23235-8047          |
| 5264565   | + Email/PDF: ebnotices@pnmac.com  | Dec 03 2024 18:52:01 | PennyMac Loan Services, PO Box 514387, Los Angeles, CA 90051-4387  |
| 5264567   | Email/Text: joey@rmscollect.com   | Dec 03 2024 18:38:00 | Receivables Management Systems, 7206 Hull Road, Suite 211, PO Box 73810, Richmond, VA 23235-8047           |
| 5265948   | ^ MEBN                            | Dec 03 2024 18:37:46 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                  |
| 5264568   | + EDI: WTRRN BANK.COM             | Dec 03 2024 23:36:00 | TD Bank USA / Target Card, PO Box 673, Minneapolis, MN 55440-0673  |
| 5289678   | + Email/Text: bncmail@w-legal.com | Dec 03 2024 18:38:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132         |
| 5285314   | EDI: AIS.COM                      | Dec 03 2024 23:36:00 | Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457                              |
| TOTAL: 42 |                                   |                      |  |

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| cr       | *             | Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408  |
| 5268789  | *P++          | AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096 |
| 5271150  | *P++          | FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180, address filed with court., Ford Motor Credit Company, LLC, PO BOX 62180, Colorado Springs, CO 80962-2180                              |
| 5264556  | ##            | ERC, PO Box 23870, Jacksonville, FL 32241-3870  |

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2024 at the address(es) listed below:

| Name            | Email Address |
|-----------------|---------------|
| Andrew M. Lubin |               |

District/off: 0314-1  
Date Rcvd: Dec 03, 2024

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|                          |  |
|--------------------------|--|
|                          | on behalf of Creditor Pennymac Loan Services LLC nj-ecfmail@mwc-law.com                          |
| Brent J Lemon            | on behalf of Creditor Pennymac Loan Services LLC blemon@kmlawgroup.com                           |
| Denise E. Carlon         | on behalf of Creditor Pennymac Loan Services LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  |
| Jack N Zaharopoulos      | TWecf@pamd13trustee.com  |
| Mario John Hanyon        | on behalf of Creditor Pennymac Loan Services LLC pamb@fedphe.com, mario.hanyon@brockandscott.com |
| Marisa Myers Cohen       | on behalf of Creditor Pennymac Loan Services LLC ecfmail@mwc-law.com                             |
| Paul Donald Murphy-Ahles | on behalf of Debtor 2 Kristin Anne Poorman pmurphy@dplglaw.com kgreene@dplglaw.com               |
| Paul Donald Murphy-Ahles | on behalf of Debtor 1 Richard Lee Poorman pmurphy@dplglaw.com kgreene@dplglaw.com                |
| United States Trustee    | ustpreion03.ha.ecf@usdoj.gov   |

TOTAL: 9

**Information to identify the case:**

Debtor 1

Richard Lee Poorman

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0231

EIN --

Debtor 2

Kristin Anne Poorman

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2001

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-04674-HWV

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard Lee Poorman

Kristin Anne Poorman  
fka Kristin Anne Lesniak**By the  
court:**12/3/24Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**